Case 17-21066-CMB Doc 74 Filed 07/27/18 Entered 07/28/18 00:53:05 Desc Imaged

	Certificate of Notice	Page 1 of 4
Information	to identify the case:	1 age 1 01 4
Debtor 1  Debtor 2 (Spouse, if filing)	Jason A. McCullough	Social Security number or ITIN xxx-xx-0499
	First Name Middle Name Last Name	EIN
	LaDonna M. McCullough	Social Security number or ITIN xxx-xx-6573
	First Name Middle Name Last Name	EIN
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter 13 3/20/17
Case number:	17-21066-CMB	Date case converted to chapter 7 7/25/18

# Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.				
		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Jason A. McCullough	LaDonna M. McCullough	
2.	All other names used in the last 8 years		aka LaDonna M. Johnson, aka LaDonna M. Simmons	
3.	Address	302 E 4th St Derry, PA 15627–1618	302 E 4th St Derry, PA 15627–1618	
4.	<b>Debtor's attorney</b> Name and address	Robert H. Slone Mahady & Mahady 223 South Maple Avenue Greensburg, PA 15601	Contact phone 724–834–2990 Email: robertslone223@gmail.com	
5.	Bankruptcy trustee Name and address	Charles O. Zebley Jr. P.O. Box 2124 Uniontown, PA 15401	Contact phone 724-439-9200 Email: COZ@Zeblaw.com	

For more information, see page 2 >

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Debtor Jason A. McCullough and LaDonna M. McCullough

Case number 17–21066–CMB

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 Hours open:

Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.

Contact phone 412-644-2700

Date: 7/25/18

7. Meeting of creditors

August 31, 2018 at 10:00 AM

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Commissioners Hearing Room No.1, Westmoreland County Courthouse, Greensburg, PA 15601

8.

Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

9. Deadlines

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 10/30/18

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).

You must file a motion:

• if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of

claim:

Filing deadline: 10/3/18

Filing deadline: 9/18/17

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

 Liquidation of the debtor's property and payment of creditors' claims The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re: Jason A. McCullough LaDonna M. McCullough Debtors Case No. 17-21066-CMB Chapter 7

### **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: mgut Page 1 of 2 Date Rcvd: Jul 25, 2018 Form ID: 309B Total Noticed: 44

	st class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on		
Jul 27, 2018.			
db/jdb	Jason A. McCullough, LaDonna M. McCullough, 302 E 4th St, Derry, PA 15627-1618		
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,		
_	Philadelphia, PA 19106-1541		
aty	+Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,		
•	Pittsburgh, PA 15219-1945		
aty	+Martin A. Mooney, Schiller, Knapp, Lefkowitz & Hertzel LLP, 950 New Loudon Road,		
-	Suite 109, Latham, NY 12110-2182		
aty	Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower,		
5.52	Pittsburgh, PA 15219-1900		
aty	+S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828		
aty	+Thomas Song, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400,		
5.52	Philadelphia, PA 19103-1814		
tr	+Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724		
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,		
31	Pittsburgh, PA 15233-1828		
14385354	Berkheimer Tax Innovations, PO Box 25153, Lehigh Valley, PA 18002-5153		
14385355	Blue Sky Realty, 362 N Park St, Sykesville, PA 15865-1138		
14385357	+Client Services Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816		
14398214	+First National Bank of Omaha, c/o Brumbaugh and Quandahl, P.C.,		
11330211	4885 S. 118th Street, Ste 100, Omaha, NE 68137-2241		
14398754	+Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013		
14385361	Latrobe Hospital, 1 Mellon Way, Latrobe, PA 15650-1197		
14385363	Nelnet/US Dept Education, PO Box 740283, Atlanta, GA 30374-0283		
14385365	PA Department of Revenue, PO Box 280432, Harrisburg, PA 17128-0432		
14520215	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,		
14320213	Pittsburgh, PA 15233-1828		
14385366	Fittsburgh, FA 1323-1626 +Pittsburgh Technical College, 1111 McKee Rd, Oakdale, PA 15071-3205		
14385371	Southern CA, 2420 Professional Dr, Rocky Mount, NC 27804-2253		
14385371	Westmoreland Emer Medical Specialists, PO Box 1348, Indiana, PA 15701-5348		
14303373	Westimoretain Emer Medical Specialists, PO Box 1340, Indiana, PA 13701-3340		
Notice by elec	etronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.		
aty	E-mail/Text: robertslone223@gmail.com Jul 26 2018 02:04:19 Robert H. Slone,		
acy	Mahady & Mahady, 223 South Maple Avenue, Greensburg, PA 15601		
ama	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 26 2018 02:04:47 Pennsylvania Dept. of Revenue,		
smg			
	Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946		
ngt.	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 26 2018 02:05:03		
ust	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,		
	Pittsburgh, PA 15222-3721		
G20	+EDI: AISACG.COM Jul 26 2018 05:58:00 Sierra Auto Finance, LLC, P.O. Box 165028,		
cr			
1/205256	Irving, TX 75016-5028		
14385356	EDI: CAPITALONE.COM Jul 26 2018 05:53:00 Capital One Bank USA N, 15000 Capital One Dr,		
14416980	Richmond, VA 23238-1119 EDI: CAPITALONE.COM Jul 26 2018 05:53:00 Capital One Bank (USA), N.A., PO Box 71083,		
14410300			
1/205250	Charlotte, NC 28272-1083  EDI: IRS.COM Jul 26 2018 05:58:00		
14385358	EDI: IRS.COM Jul 26 2018 05:58:00 Department of Treasury, PO Box 804527, Cincinnati, OH 45280-4527		
1/205250	E-mail/Text: electronicbkydocs@nelnet.net Jul 26 2018 02:05:09 Dept of Education/Nelnet,		
14385359	121 S 13th St, Lincoln, NE 68508-1904		
14385360	E-mail/Text: bankruptcy.notices@hdfsi.com Jul 26 2018 02:05:27 Esb/Harley Davidson Credit,		
14303300			
14385362	PO Box 21829, Carson City, NV 89721-1829 E-mail/Text: electronicbkydocs@nelnet.net Jul 26 2018 02:05:09 Nelnet Claims,		
14305302	PO Box 82505, Lincoln, NE 68501-2505		
14400436	EDI: AGFINANCE.COM Jul 26 2018 05:48:00 ONEMAIN FINANCIAL, P.O. BOX 3251,		
14400430	EVANSVILLE, IN 47731-3251		
1/20526/	EVANSVILLE, IN 47731-3251  EDI: AGFINANCE.COM Jul 26 2018 05:48:00 Onemain, PO Box 1010,		
14385364	EDI: AGFINANCE.COM DUI 26 2018 05:48:00 OHEMAIN, PO BOX 1010,  Evansville, IN 47706-1010		
1/205260	,		
14385368	EDI: PRA.COM Jul 26 2018 05:58:00 Portfolio Recovery Associates, PO Box 12914,		
14206040	Norfolk, VA 23541-0914		
14386049	+EDI: PRA.COM Jul 26 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41021,		
14400257	Norfolk, VA 23541-1021		
14400357	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 26 2018 02:04:47		
	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,		
1 4205265	Harrisburg, Pa. 17128-0946		
14385367	EDI: PRA.COM Jul 26 2018 05:58:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,		
1.4200.460	Norfolk, VA 23502-4952		
14390469	E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 26 2018 02:19:22 Regional Acceptance Corporation,		
14205260	PO Box 1847, Wilson, NC 27894-1847		
14385369	E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 26 2018 02:19:22 Regional Finance Corp,		
1/205270	550 Ohio Pike Unit F, Cincinnati, OH 45255-3472		
14385370	E-mail/PDF: ais.sierra.ebn@americaninfosource.com Jul 26 2018 02:18:53 Sierra Auto Finance,		
	5005 Lyndon B Johnson Fwy Ste 700, Dallas, TX 75244-6145		

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District/off: 0315-2 User: maut. Page 2 of 2 Date Royd: Jul 25, 2018 Form ID: 309B Total Noticed: 44

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 14398254 E-mail/Text: peritus@ebn.phinsolutions.com Jul 26 2018 02:05:52 Sierra Auto Finance c/o Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419 +E-mail/Text: electronicbkydocs@nelnet.net Jul 26 2018 02:05:09 14393423 U.S. Department of Education, 121 South 13th Street Suite 201, Lincoln, NE 68508-1911 C/O Nelnet, 14385372 EDI: WFFC.COM Jul 26 2018 05:58:00 Wells Fargo Home Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701-4747 EDI: WFFC.COM Jul 26 2018 05:58:00 Wells Fargo Bank, N.A., Default Document Processing, 14405149 1000 Blue Gentian Road, Eagan, MN, 55121-7700 MAC# N9286-01Y, TOTAL: 23 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* Harley-Davidson Credit Corp cr Regional Acceptance Corporation cr Sierra Auto Finance LLC cr Wells Fargo Bank, N.A. cr +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 cr\* 14683196\* 14663130\* (address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541) TOTALS: 4, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com

James Warmbrodt on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmllawgroup.com Keri P. Ebeck on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com, DMcKay@bernsteinlaw.com Martin A. Mooney on behalf of Creditor Sierra Auto Finance LLC ahight@schillerknapp.com,

kcollins@schillerknapp.com;tshariff@schillerknapp.com;cmack@schillerknapp.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft on behalf of Creditor Regional Acceptance Corporation

pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com Robert H. Slone on behalf of Joint Debtor LaDonna M. McCullough robertslone223@gmail.com,

rslone@pulsenet.com;G17689@notify.cincompass.com

Robert H. Slone on behalf of Debtor Jason A. McCullough robertslone223@gmail.com, rslone@pulsenet.com; G17689@notify.cincompass.com

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

Thomas Song on behalf of Creditor Wells Fargo Bank, N.A. pawb@fedphe.com

TOTAL: 11